

## Chapter 4. Client Intake

### Overview

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#### Contents

This chapter contains the topic “*Client Intake Requirements.*”

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## 1. Client Intake Requirements

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**Introduction** This topic contains information on the requirements for the client intake stage of the housing counseling process, including

- tasks performed during client intake
  - who may perform client intake
  - providing the client with a counseling process overview
  - gathering specific client information and objectives
  - disclosing counseling fee information
  - determining if the client needs special assistance
  - encouraging family/advocate participation, and
  - providing required HUD handouts to the client.
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**PROTCL 4.1.a** The first stage in the housing counseling process is the initial client screening and intake of client information. During this stage, the counselor must

**Tasks Performed During Client Intake**

- provide the client with an overview of the process and the counselor's role
- gather specific information on the client and his/her objectives
- disclose counseling fee information
- inquire/determine if any special client assistance is needed
- encourage participation by family members or professionals, and
- provide the client with the required HUD handouts.

Each of these required tasks are discussed in more detail in this topic.

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**PROTCL 4.1.b** Intake may be completed by the counselor or a trained assistant.  
**Who May Perform Client Intake**

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## 1. Client Intake Requirements, Continued

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- PROTCL 4.1.c**    The counselor must
- Providing the Client with a Counseling Process Overview**
- inform the client of the
    - counselor’s role, and
    - topics to be covered in reverse mortgage counseling, and
  - advise the client that he/she has the choice of having a
    - face-to-face counseling session
    - telephone session, or
    - session conducted via some other type of mutually-agreed upon format.
- Note:* This choice should be documented in the client’s case file.
- Reference:* For information on other types of mutually-agreed upon formats for counseling, see [HECM Protocol 1.3.d](#).
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- PROTCL 4.1.d**    During client intake, the counselor must
- Gathering Specific Client Information and Objectives**
- gather specific information from the client, including
    - his/her name, address, and date of birth
    - the estimated home value, location, and type
    - any existing debt on the home, and
    - any delinquent Federal debt, and
  - discuss client objectives in order to determine the client’s
    - main reason(s) for investigating reverse mortgages
    - personal and financial goals.
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- PROTCL 4.1.e**    During the course of performing Client Intake, the counselor must
- Disclosing Counseling Fee Information**
- disclose the fee structure for the counseling session (this may also be done at the beginning of the counseling session), and
  - determine if paying the HECM fees will cause the client financial hardship.
- Reference:* For more information on counseling fees, see
- [HECM Protocol 1.4](#)
  - [HECM Protocol 7.A.2](#), and
  - [HUD 7610.1 1.5](#).
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## 1. Client Intake Requirements, Continued

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**PROTCL 4.1.f  
Determining If  
the Client  
Needs Special  
Assistance**

The counselor must discuss with the client during Client Intake whether or not the client has

- a hearing or language problem, and
- a Power of Attorney (POA) to handle financial affairs.

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**PROTCL 4.1.g  
Encouraging  
Family/  
Advocate  
Participation**

The counselor should encourage participation by family, friends, and/or professional advisors who could assist the client.

*Reference:* For more information, see [HECM Protocol 7.A.4.](#)

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## 1. Client Intake Requirements, Continued

- PROTCL 4.1.h** At Intake, the counselor must  
**Providing**  
**Required HUD**  
**Handouts to the**  
**Client**
- provide clients with the required HUD handouts listed in the table below, and
  - stress the benefits of having the client receive and review the materials thoroughly before the counseling session.

**Notes:**

- The counselor may send these documents to the client by
  - regular mail
  - priority mail
  - fax, or
  - email.
- Loan printouts must be relevant to the client’s situation to facilitate the counseling session.

Handout	Reference
Preparing for Your Counseling Session	See <a href="#">HECM Protocol 7.C.12</a>
Printout of loan comparisons	See <a href="#">HECM Protocol 7.B.11</a>
Printout of TALC calculation	See <a href="#">HECM Protocol 7.B.6</a>
Loan amortization schedule	---
National Council on Aging (NCOA) Booklet, <i>Use Your Home to Stay at Home - A Guide for Homeowners Who Need Help Now</i>	See <a href="http://www.ncoa.org/rm">www.ncoa.org/rm</a> .

**Notes:**

- Except in situations where emergency counseling is necessary, clients may not proceed with the counseling session until they have
  - received the required informational packet (from either the counselor or a reverse mortgage lender), and
  - had sufficient time to review it.
- If the client received emergency counseling, the counselor must send out the materials immediately after completing the session.
- If the lender provides the information packet to the client, the lender must provide the counselor with copies of the same loan comparison print-outs that were provided to the client. The counseling session cannot be held until the counselor has a copy of the loan comparison print-outs provided by the lender.

**References:** For

- additional suggestions for handouts, see [HECM Protocol 7.B.2](#), and
- more information on emergency counseling, see [HECM Protocol 1.3.c](#).